

Douglas Scott v. Merrimack Mutual Fire Insurance Company

Held October 16, 2018 – Docket No. INS-18-2053

Decision Issued: November 13, 2018

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for several cited conditions of the property. The company established the existence of one or more of the noted reasons, affecting the insurability of the property.

Held: For Merrimack Mutual Fire Insurance Company. 24-A M.R.S. § 3051 permits nonrenewal of this type of policy if the reason is in good faith and related to the insurability of the property. As the company established that one or more of the cited conditions are in good faith and related to the insurability of the property, the nonrenewal action is permitted by the Maine Property Insurance Cancellation Control Act.